

Via first-class mail and email

[REDACTED] and Parents [REDACTED address] West Springfield, MA 01089 [REDACTED email] [REDACTED email]

Dear [REDACTED] family:

We are writing to inform you that records containing your personal information which were provided to the Community Foundation could have been accessed by an unauthorized person between January 10, 2022 and February 17, 2022, when such records were inadvertently made available through the Community Foundation's website. This potentially accessed information includes Brooke's driver's license number, as well as the last four digits of all three of your social security numbers.

We regret that this has occurred, and we are working internally to improve our policies and procedures to prevent any such accidental exposure in the future. We do not have any reason to believe your information has been used; however, we understand that this information, even a partial social security number, can be sensitive. We would therefore like to offer you complimentary identity theft protection services through IDX. IDX identity protection services include: 24 months of credit and CyberScan monitoring, a \$1,000,000 insurance reimbursement policy, and fully managed id theft recovery services. With this protection, IDX will help you resolve issues if your identity is compromised. To accept this offer, you can enroll in free IDX identity protection services by going to <u>https://app.idx.us/account-creation/protect</u> or calling 1-800-939-4170, with each of you using one of the three Enrollment Codes provided above. IDX representatives are available Monday through Friday from 6 am - 6 pm Pacific Time. Please note the deadline to enroll is May 1, 2022.

There is detailed information appended to this letter about the process of placing a security freeze on your credit report, for which there is no charge. If you would like to engage in that process, please follow the attached instructions. Under Massachusetts law, you have the right to obtain any police report filed in regard to this incident, of which there is none. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

If you have any further questions, please contact us at 413-732-2858, ext. 104. We again apologize for this unfortunate incident, and we are working hard to maintain your trust in us.

COMMUNITYFOUNDATION.ORG

26181

Enrollment Codes: [REDACTED] [REDACTED]

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Sincerely,

Denise M. Hurst Vice President of Community Impact & Partnerships Community Foundation of Western Massachusetts

Credit Report Security Freezes: Requesting, Lifting, and Removing Them

Both Massachusetts and federal law allow consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit mortgages, employment, housing or other services. Credit reporting agencies are not permitted to charge you to place, temporarily lift, or permanently remove a security freeze.

To place a security freeze on your credit report, you must send a written request to each of the three major consumer reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com) by regular, certified or overnight mail at the addresses below:

Equifax Security Freeze	Experian Security Freeze	Trans Union Security Freeze
P.O. Box 105788	P.O. Box 9554	Fraud Victim Assistance Department
Atlanta, GA 30348	Allen, TX 75013	P.O. Box 2000
		Chester, PA 19022-2000

In order to request a security freeze, you will need to provide the following information:

- 1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- 1. Social Security Number;
- 2. Date of birth;
- 3. The address[es] where you have lived over the prior five years;
- 4. Proof of current address such as a current utility bill or telephone bill;
- 5. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
- 6. Social Security card, pay stub, or W2
- 7. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a written request to each of the three credit bureaus by mail and include proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.